

Claims

What is claimed is:

1. A computer-implemented acquisition system, comprising:
 - a portal configured to accept event request data from at least one client and to communicate with an Acquisition system in order to facilitate an event request from the at least one client; and
 - an Acquisition system configured to communicate with the portal to facilitate product or service fulfillment for the at least one client, the Acquisition system further comprising:
 - at least one handler system configured to facilitate the event request from the client; and
 - at least one worker utility invoked by the handler system to perform at least a portion of the tasks associated with the event request.
2. The system of claim 1, wherein the portal is configured to communicate with a service data validation worker to facilitate validation of the event request data.
3. The system of claim 1, wherein the handler is configured to communicate with a service data validation worker to facilitate validation of the event request data.
4. The system of claim 1, further comprising a service router configured to receive the event request data from the portal and route the event request data to the Acquisition system.
5. The system of claim 1, wherein the event request further comprises an event selected from a group of events consisting of online banking account set-up, credit bureau access, e-pay account set-up, brokerage account set-up, membership banking set-up, user authentication, electronic payment, savings account set-up, checking account setup, rewards program setup, and privacy preferences maintenance.
6. The system of claim 1, further comprising one or more of the following workers:
 - a service validation worker;
 - an email worker;

a CBI worker, wherein the CBI worker is configured with suitable protocols for communicating with a CBI server; wherein the CBI server interfaces with at least one credit bureau;

an application specific worker;

a profile worker; and

a data capture worker.

7. The system of claim 1, wherein the worker is configured to perform a specific task by communicating with an interface, the interface including at least one of credit bureaus, databases, new card services, card authorization services, general accounts system, and new card services.

8. The system of claim 1, wherein the portal facilitates at least one of validation, decisioning, and fulfillment of the event request.

9. The system of claim 1, further comprising a dispatcher for directing event requests from the client to the appropriate handler.

10. A computer implemented acquisition system, comprising:

a portal configured to communicate with an acquisition server to receive product or service event requests from multiple clients;

the acquisition server, comprising:

a service data validation worker configured to validate the event requests from the multiple clients;

at least two workers configured to process one or more tasks to facilitate the event request, wherein at least one of the workers is a performance tracking worker configured to track the performance of one or more tasks;

at least two handlers for processing product or service requests received from the client by invoking at least two workers including the service data validation worker to perform tasks associated with the event request; and

a dispatcher for receiving and forwarding the event requests to the handler to fulfill at least a portion of the event request.

11. The system of claim 10, further comprising a client interface system configured to interface with at least one of the portal and the Acquisition server to receive product or service event requests from multiple clients.
12. A computer-implemented acquisition method for facilitating event requests, comprising the steps of:
 - receiving an event request including event request data;
 - determining an appropriate handler to direct the event request;
 - directing the event request to the appropriate handler, wherein the handler executes business rules; and
 - invoking, by the appropriate handler, one or more workers to perform tasks to validate the event request data and complete the business rules.
13. The method of claim 12, further comprising the step of developing a worker to validate the event request data by facilitating at least one of:
 - checking syntax of event request data;
 - checking completeness of event request data; and
 - checking address consistency of event request data.
14. The method of claim 12, further comprising the step of invoking a service router configured to map the event request to a dispatcher, wherein the dispatcher is configured to communicate with the handler.
15. The method of claim 12, further comprising the step of invoking a test handler to test component availability.
16. The method of claim 12, further comprising the step of invoking a performance tracking working to track the performance of data throughput.
17. The method of claim 12, further comprising the step of preventing duplicate processing of event requests by determining if the event request originated from a substantially similar application.

18. The method of claim 17, wherein the determining step further comprises the step of comparing previously submitted application data with pending application data to determine if the data is substantially similar and, if similar, returning an error message in response to the event request.

19. A computer-implemented method of using an acquisition system, comprising the steps of:

- establishing a network interface for communicating over a distributed network with applicants;

- capturing data from an applicant's computer;

- retrieving application data from the applicant;

- establishing an interface for validating the application data to facilitate communication with the acquisition system;

- forwarding the application data, using a request handler, to the acquisition system for application processing; and

- receiving from the acquisition system information responsive to the application processing and application data validation.

20. The method of claim 19, further comprising the steps of:

- developing one or more application specific workers to validate the data; and

- facilitating decisioning and fulfillment associated with the application processing.